

EXHIBIT A

Quick Reference Chart

(These are not all inclusive parameters. Refer to Product Guidelines for LTVs, Loan Amounts, Guidelines and Restrictions)

Program	Interest Only	Second Home	Investment	Cash-Out Refinance	Permitted	80/10/10	80/15/15	100% Financing Available	Streamline Refi	Adjustable	Warrantable Condo	No Mil Option	Const./Perm Rehab	Credit Score
Construction - Rehab														
ADA													X	685
FHA 203k - Repair													X	620
HomeStyle		X		X									X	620
HomeStyle Community													X	630
Renovations		X		X									X	620
Equity Bridge Loan														
Expanded Criteria				X										
Partial Docs	X	X	X	X	X	X	X		X	X	X	X	X	620
Stated Income/Verified Assets	X	X	X	X	X	X	X		X	X	X	X	X	620
Stated Income/Stated Assets	X	X	X	X	X	X	X		X	X	X	X	X	620
No New 30k (for Income-Verified Assets)	X	X	X	X	X	X	X		X	X	X	X	X	620
No Doc	X	X	X	X	X	X	X		X	X	X	X	X	620
Foreign Manual	X	X			X	X	X		X	X	X	X	X	620
Non-Tenants Outside Guide	X								X	X	X	X	X	620
Expanded Criteria-Uninsured														
Partial Docs	X	X	X	X	X	X	X		X	X	X	X	X	620
Stated Income/Verified Assets	X	X	X	X	X	X	X		X	X	X	X	X	620
Stated Income/Stated Assets	X	X	X	X	X	X	X		X	X	X	X	X	620
No Asset	X	X	X	X	X	X	X		X	X	X	X	X	620
ADA	X	X	X	X	X	X	X		X	X	X	X	X	620
No Doc	X	X	X	X	X	X	X		X	X	X	X	X	620
Foreign Manual	X	X			X	X	X		X	X	X	X	X	620
Non-Tenants Outside Guide	X								X	X	X	X	X	620
FHA Mortgage														
Lot Loan		X			X				X					620
Flex/ALT Mortgage														
Non-Conforming					X	X	X				X			620
Partial Docs	X	X		X	X	X	X			X	X	X	X	620
Stated Income	X	X		X	X	X	X			X	X	X	X	620
Payment Plus Mortgage														
ADA Mortgage	X	X		X	X	X	X		X					620

All products may not be available in all Geographic Sources.

See Chart

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1/1/2018

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Program	Interest Only	Second Home	Investment	Cash-Out Refinance	Permitted	80/10/15	80/15/5	100% Financing Available	Streamline Refi	As-Is/No Warrantable Condo	No Mlti Option	Const-Firm Rethro	Credit Score
Second Mortgage Programs													
National Second Mortgage	X	X	X	X	X	X	X	X		X			620

All products may not be available in all Origination Sources

Some Examples